

# UTAH COUNTIES INDEMNITY POOL

## *THE VALUE OF OWNERSHIP*

### **OWNER CONTROLLED**

UCIP is owned and controlled by the member counties. Administrative staff takes their direction from the UCIP Board of Trustees, which is made up of County elected and appointed officials, who are elected to the board by the members.

### **EQUITY OWNERSHIP BY INDIVIDUAL MEMBERS**

Equity of UCIP belongs to its members. Positive performance by UCIP grows member equity which allows for further stabilization of rates, increased member services and potential dividend payments to members.

### **STABILITY OF RATES AND COVERAGE**

One of the principles UCIP was founded on twenty years ago, is to provide counties with stable costs for protection of assets to allow more efficient budgeting. The large fluctuations in rates and premiums in the traditional insurance market do not allow for counties to budget and plan long term. Along with stable rates, UCIP was formed to assure counties have a vehicle to finance their claims even in difficult market conditions. At the time UCIP was formed, many counties in Utah and across the nation were unable to buy insurance from traditional insurers. Member counties no longer need worry that they will become “uninsurable”.

### **BROAD COVERAGE SPECIFIC TO COUNTY OPERATIONS**

Because UCIP is an interlocal agency of county government, and not an insurance company, it can finance claims that traditional insurers cannot. Members, through their Board of Trustees, determine the coverage that will be provided by the pool. This leads to coverages tailored specifically for county government, rather than coverages designed for commercial business which is modified to try to cover government. Coverage is developed to solve county risks, not to develop profit for company shareholders.

### **CONTROL OF CLAIMS**

Members have input into the settlement and litigation of claims. Unlike traditional insurers that settle claims based on the lowest cost to close the claim, UCIP assertively defends counties and their elected and appointed officials when they are sued. All settlements and major litigation issues are reviewed and approved by a committee of county attorneys who meet with the member to discuss not only the cost of litigation, but how claims will affect future case law and the political impact to the member county.

### **EXPERIENCE**

UCIP staff members are public entity risk specialists with 75 combined years of experience working with local government. Staff designations include Associates in Risk Management for Public Entities, Certified Insurance Counselors, Certified Risk Managers, and Associates in Claims. UCIP’s Loss Control Manager has previously worked as a deputy county attorney enabling him to have significant insight into the needs and concerns of county staff. UCIP staff is involved in the Public Risk Management Association, the Association of Governmental Risk Pools and attend training through these and other public entity risk associations.

## **DEDICATED SERVICE TO COUNTIES ONLY**

Along with their expertise, UCIP staff works only for counties. All staff are dedicated to working with Utah counties and are not sidetracked working with other local government agencies or private business. This level of dedicated service allows UCIP staff to know and concentrate on the issues facing county government in Utah, and to work proactively to protect members.

## **LOSS CONTROL**

UCIP helps its members build equity through improving their risk management practices. Fewer claims, lower cost claims and more defensible claims, lead to reduced costs for member counties. UCIP provides loss control services to members in many areas including on-site risk assessments, inspections and employee training. Training is also provided in several annual statewide training conferences, as well as at Utah Association of Counties (UAC) conferences and affiliate group meetings.

## **LEGAL ADVICE (LAND USE AND PERSONNEL)**

In addition to loss control services provided by UCIP staff, UCIP provides access to attorneys specializing in land use and personnel for members to consult with when needed at no additional cost to the member.

## **NO COMMISSIONS OR PROFITS**

As a county based government entity, UCIP does not charge members commissions or fees, only contributions based on expected claims payments and administrative expenses. Any “profits” recognized become member equity to be used to offset future costs.

## **LEGISLATIVE LINK TO UAC**

Having been created by the Utah Association of Counties (UAC), UCIP maintains a close relationship with UAC to address risk related issues affecting counties at the legislature. Taking a proactive approach with law makers has saved county members significantly over time.

## **SUPPORTS UAC AND OTHER AFFILIATE GROUPS**

As a county government based public agency, UCIP supports other county based groups such as UAC, Clerk/Auditors Association, Utah Sheriffs Association, Statewide Association of Prosecutors and others by providing no cost training, conference sponsorship and speakers.